

<i>SERFF Tracking Number:</i>	<i>CFAP-125534530</i>	<i>State:</i>	<i>District of Columbia</i>
<i>Filing Company:</i>	<i>Group Hospitalization and Medical Services, Inc.</i>		
<i>Company Tracking Number:</i>	<i>1095</i>		
<i>TOI:</i>	<i>H15I Individual Health -</i>	<i>Sub-TOI:</i>	<i>H15I.001 Health - Hospital/Surgical/Medical</i>
	<i>Hospital/Surgical/Medical Expense</i>		<i>Expense</i>
<i>Product Name:</i>	<i>Filing #1095 GHMSI DC Ind65+ UW</i>		
<i>Project Name/Number:</i>	<i>DC GHMSI Ind65+ UW 200807 eff/1095</i>		

Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.

Product Name: Filing #1095 GHMSI DC Ind65+ SERFF Tr Num: CFAP-125534530 State: District of Columbia
UW

TOI: H15I Individual Health -

SERFF Status: Closed-APPROVED State Tr Num:

Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health -

Co Tr Num: 1095

State Status:

Hospital/Surgical/Medical Expense

Filing Type: Rate

Reviewer(s): Laszlo Pentek

Authors: Brett Miller, Todd Switzer, Disposition Date: 04/17/2008

Katheryn Barron

Date Submitted: 03/11/2008

Disposition Status: APPROVED

Implementation Date Requested: 07/01/2008

Implementation Date:

General Information

Project Name: DC GHMSI Ind65+ UW 200807 eff

Project Number: 1095

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/17/2008

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed:

Created By: Katheryn Barron

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Katheryn Barron

Filing Description:

This filing contains the rate proposal for Group Hospitalization and Medical Services, Inc (GHMSI) dba CareFirst BlueCross BlueShield's individual, Medigap Underwritten medical coverage, with an effective date of July 1, 2008.

Please refer to the Cover Letter / Filing Description (Supporting Documentation) and Actuarial Memorandum (Rate/Rule Schedule) for more details.

Company and Contact

SERFF Tracking Number: CFAP-125534530 State: District of Columbia
Filing Company: Group Hospitalization and Medical Services, Inc.State Tracking Number:
Company Tracking Number: 1095
TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
Hospital/Surgical/Medical Expense Expense
Product Name: Filing #1095 GHMSI DC Ind65+ UW
Project Name/Number: DC GHMSI Ind65+ UW 200807 eff/1095

Filing Contact Information

Brett Miller, Senior Actuarial Associate brett.miller@carefirst.com
10455 Mill Run Circle 410-998-7564 [Phone]
Owings Mills, MD 21117 410-998-7704 [FAX]

Filing Company Information

Group Hospitalization and Medical Services, CoCode: 53007 State of Domicile: District of
Inc. Columbia
840 First Street NE Group Code: Company Type: Hospital, Medical &
Washington, DC 20065 Group Name: Dental Service or Indemnity
(410) 581-3000 ext. [Phone] FEIN Number: 53-0078070
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

<i>SERFF Tracking Number:</i>	<i>CFAP-125534530</i>	<i>State:</i>	<i>District of Columbia</i>
<i>Filing Company:</i>	<i>Group Hospitalization and Medical Services, Inc.State Tracking Number:</i>		
<i>Company Tracking Number:</i>	<i>1095</i>		
<i>TOI:</i>	<i>H151 Individual Health -</i>	<i>Sub-TOI:</i>	<i>H151.001 Health - Hospital/Surgical/Medical</i>
	<i>Hospital/Surgical/Medical Expense</i>		<i>Expense</i>
<i>Product Name:</i>	<i>Filing #1095 GHMSI DC Ind65+ UW</i>		
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Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Actuarial Justification	APPROVED	04/17/2008
Comments:			
Attachment:			
DC Act Cert.pdf			

		Item Status:	Status
			Date:
Satisfied - Item:	Cover Letter / Filing Description	APPROVED	04/17/2008
Comments:			
Attachment:			
1095_GHMSI DC Cover Letter.pdf			

ACTUARIAL CERTIFICATION

I, Brett S. Miller, am the Manager in charge of Pricing with CareFirst BlueCross BlueShield (GHMSI) and a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge and judgment, this rate filing complies with applicable laws and regulations of the District of Columbia and produces premiums that are reasonable in relation to benefits provided.

Brett S. Miller, ASA, MAAA
Sr. Actuarial Associate, Actuarial Pricing
CareFirst BlueCross BlueShield (GHMSI)
Mail Drop-Point 01-780
Pricing Department
10455 Mill Run Circle
Owings Mills, MD 21117

March 11, 2008



Department of Insurance & Securities Regulation
810 1st Street, NE
Washington, DC 20002-8023

Re: Group Hospitalization and Medical Services Inc. dba
CareFirst BlueCross BlueShield
NAIC No. 53007
FEIN# 53-0078070
Filing #1095

To whom it may concern:

We would like to file for the following change:

- Decrease rates for ages 65-69 by 7.5%
- Decrease rates for ages 70-74 by 2.5%

This rate change will apply to our Underwritten plans C & F.

Please refer to the following sections of the actuarial memorandum for more details:

- Impact analysis for GHMSI underwritten plans due to implementation of age changes (p. 2)
- GHMSI overall Medigap experience as of December 31, 2007 (p. 3)
- Updated rate sheets for all applicable plans (p. 4-7)

We appreciate your consideration of this matter.

If you have any additional questions regarding this filing, please contact me at (410) 998-7564 or Mr. Todd Switzer, Director of Actuarial Pricing (410) 998-7107.

Sincerely,

Brett S. Miller, A.S.A., M.A.A.A.
Sr. Actuarial Associate
Actuarial Pricing Department